

Commercial Mortgage Initial Data Capture Form. (Non regulated business only)

Intermediary details

 Your Aldermore Bank PLC
 reference number
 (if pre-registered with us)

Individual contact name

Business name

Business telephone

Mobile telephone

Fax number

Email address

Business address

Postcode

Applicant Name

Ref. Number (if applicable)

Have you seen the applicant face to face (tick box)

Application type

Individual

Sole Trader

Professional Partnership

Limited Liability Partnership

Limited Company

Non-professional Partnership

Purpose of loan

Purchase

Refinance

Capital raising

Financial Services Authority regulated mortgage (please tick)

Do you or any relatives reside in greater than 40% share of the property?

 Yes

 No

Is your business turnover less than £1 million per annum?

 Yes

 No

Intermediary to complete

 Advised

 Non advised

 Are you charging a fee to the applicant Yes No

If yes

Amount

Refundable amount

 Paid on / Application Offer Completion (please indicate)

If you entered Limited Company / Limited Partnership / Non Professional or Professional Partnership / or Trust in application type please complete this section below. If not please proceed to page 3.

Company Details

Registered name: _____

Registered Number: _____

Nature of Business: _____

Trading since: (MM/YYYY) _____ Year End : _____

Registered address: _____

Postcode: _____

Correspondence address: Same as above (tick if same)

Postcode: _____

Number of shareholders with 25% or greater -

Name	Director / shareholder or shareholder only (please state)	% Share

Company Financials

Latest income Y/E (most recent first)

	Year 1	Year 2	Year 3
Year ending			
Turnover			
Gross profit			
Net profit			
Adjusted net profit			
Rental income			
Net tangible assets			
Depreciation			
Drawing & Dividends			
Add backs			
Gross debt			
Extraordinary items			
Accounts (audited / certified / management / SA302 / Draft)			
Months included			

Personal details

Main applicant

Title _____

First name _____

Middle name _____

Surname _____

Date of birth _____

Estimated retirement age _____

Nationality _____

Permanent rights to reside in the UK Yes No

Marital status _____

Number of dependants _____

Previous Names _____
(Title, First name, Surname)

Second applicant

Title _____

First name _____

Middle name _____

Surname _____

Date of birth _____

Estimated retirement age _____

Nationality _____

Permanent rights to reside in the UK Yes No

Marital status _____

Number of dependants _____

Previous Names _____
(Title, First name, Surname)

Home address

Main applicant

Address _____

Postcode _____

Date moved in _____

Residential status (tick one box)

Owner with mortgage Tenant/Renting

Owner without mortgage Living with relatives

Joint owner

Second applicant

Address _____

Postcode _____

Date moved in _____

Residential status (tick one box)

Owner with mortgage Tenant/Renting

Owner without mortgage Living with relatives

Joint owner

If resident at current address for less than 3 years then please enter a previous address/es

Previous address/es - continue on a separate sheet if required

Main applicant

Address _____

Postcode _____

Date moved in _____

Residential status (tick one box)

Owner with mortgage Tenant/Renting

Owner without mortgage Living with relatives

Joint owner

Second applicant

Address _____

Postcode _____

Date moved in _____

Residential status (tick one box)

Owner with mortgage Tenant/Renting

Owner without mortgage Living with relatives

Joint owner

Employment details

Main applicant

Employment status (please tick)

Employed Self-employed Retired
Student Unemployed Homemaker
Perm. Disabled Director Partner

Second applicant

Employment status (please tick)

Employed Self-employed Retired
Student Unemployed Homemaker
Perm. Disabled Director Partner

If employed (or Director)

Main applicant	
Employment type:	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Job title _____	
Start date _____	
Gross annual salary _____	
Bonus / commission last year _____	
Overtime in last year _____	
Dividend _____	
Other income _____	
Employers name _____	
Payroll number _____	
Employers telephone number _____	
Employers fax number _____	
Current employment address _____	

Postcode _____	

Second applicant	
Employment type:	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Job title _____	
Start date _____	
Gross annual salary _____	
Bonus / commission last year _____	
Overtime in last year _____	
Dividend _____	
Other income _____	
Employers name _____	
Payroll number _____	
Employers telephone number _____	
Employers fax number _____	
Current employment address _____	

Postcode _____	

Previous employment (only complete this section if you have been with your current employer for less than 1yr)

Main applicant	
Employment type:	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Job title _____	
Start date _____	
Gross annual salary _____	
Bonus / commission in last year _____	
Overtime in last year _____	
Dividend _____	
Other income _____	
Employers name _____	
Payroll number _____	
Employers telephone number _____	
Employers fax number _____	
Previous employment address _____	

Postcode _____	

Second applicant	
Employment type:	Full time <input type="checkbox"/> Part time <input type="checkbox"/>
Job title _____	
Start date _____	
Gross annual salary _____	
Bonus / commission in last year _____	
Overtime in last year _____	
Dividend _____	
Other income _____	
Employers name _____	
Payroll number _____	
Employers telephone number _____	
Employers fax number _____	
Previous employment address _____	

Postcode _____	

If you answered self employed or partner for the previous question, please complete this section.

Company name _____

Company type Limited company Partnership Sole trader Charity

Business sector _____

Start date _____

Percentage ownership (%) _____

Latest income - year ended (most recent year first)

	Year 1	Year 2	Year 3
Year ending			
Turnover			
Gross profit			
Net profit			
Adjusted net profit			
Rental income			
Net tangible assets			
Depreciation			
Drawing & Dividends			
Add backs			
Gross debt			
Extraordinary items			
Accounts (audited / certified / management / SA302 / Draft)			
Months included			

If retired

Main applicant

Gross annual pension income _____

Second applicant

Gross annual pension income _____

Other sources of income

Main applicant

Does the applicant have any other income Yes No

If yes

Gross annual other income _____

Other income source _____

Second applicant

Does the applicant have any other income Yes No

If yes

Gross annual other income _____

Other income source _____

If you have any other employed / self employed income please complete in the notes section on page 7.

Clients current portfolio

Number of properties in portfolio _____

Total borrowings _____

Total value _____

Monthly mortgage cost _____

Monthly rent received _____

Loan purpose

Purchase

Refinance

Capital raising

If capital raising please state the reason and use of the funds

Estimated value

Current outstanding balance

Loan start date

Current lender

Security details

Property Address

Property Postcode

Security type

Location

England

Scotland

Wales

Use of property

Owner occupier

Investment

Tenure

Freehold

Leasehold

Heritable (former feuhold)

Heritable subject to lease

If leasehold Years remaining on lease

Rent review date

Service charge

Ground rent

Is property equipped for the proposed business

Yes

No

Income details for property

Estimated rental income / Net Operating Income

(Residential & Commercial Investment - Gross annual rent less any applicable ground rent or service charges)

£

Loan details

Loan amount

Term

Repayment type

(If part and part, please state interest only amount.

If Interest only, please state repayment vehicle)

Preferred payment date

If purchase

Purchase price

Source of deposit

Vendor name

Telephone number

Is there a selling agent involved in this transaction

Yes

No

If yes, please provide:

Name

Telephone number

Full address

Any further information

Please use this section to let us know any extra detail / extra notes.

Intermediary Declaration

I confirm that all relevant provisions including applicable requirements under the Financial Services & Markets Act 2000 have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise / arrange / introduce the business or is exempt from authorisation. I am fully aware the quality checks will be carried out on the validity of the information contained in this application form.

I confirm that I have discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments. I confirm that I have discussed the plan for the repayment of any 'interest only' element of the loan with the applicant(s). I confirm that I have disclosed the amount and the nature of any fees received or to be received by me in connection with the mortgage to the applicant(s).

Confirmation: By ticking this box you are confirming that all details within this form are to the best of your knowledge, accurate and correct.

Date

Data Protection Statement

Please Note:

In accordance with standard lending policy; Aldermore Bank Plc will verify and credit check your application. This will involve the search of records held by credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. Aldermore will check and record your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees. Aldermore will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please write to us at: The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ. Please note, you can (on request) receive a copy of all the information which we hold on file for you if you so wish; we may levy a small charge for this service.

Intermediary:

Please confirm that you are entitled to disclose information about all applicants and authorise us to search and record information about all of them? (please indicate) Yes / No

Customer Name Permission Yes No

Customer Name Permission Yes No

Please indicate by circling yes that the applicant(s) consent(s) to disclosure by Aldermore Bank PLC of any confidential information (financial or otherwise) to any person(s) who may be asked to provide any security or guarantee(s) for the mortgage, or their legal advisors. The applicant(s) agree(s) to Aldermore Bank PLC discussing the progress of this application (and any associated matters) with and sending copies of any correspondence to our professional advisers. Yes No

Residential Use Declaration

I hereby declare that I do not neither does any member of my immediate family currently occupy or intend to occupy as a residential dwelling any property or properties in the UK (being buildings or land) which together comprise in the aggregate 40% or more of the property or properties (being buildings or land) over which Aldermore Bank PLC has secured or intends to secure a first legal charge. I further understand that 'immediate family' for the purposes of this declaration means and includes any person being a spouse, civil partner, parent, brother, sister, child, grandparent or grandchild of mine or any other person whose relationship with me has the characteristics of a husband or wife. Yes / No

Where the above is not the case, please note that the application falls into the category of a Regulated Mortgage Contract, such mortgages can only be provided by firms that are regulated by the Financial Services Authority. Aldermore Bank PLC is authorised and regulated by the Financial Services Authority and we only offer our own mortgages. We do not offer mortgage advice.

Transferability

Aldermore Bank PLC reserves the right to transfer and / or assign any mortgage, 'standard security' or legal charge, assignment, 'assignment' or other ancillary deeds and / or documents securing its lending the subject of or resulting from this Commercial Mortgage Application to any third party which third party may or may not be a Bank, Building Society or other independent lender. By completing and signing this Commercial Mortgage Application you acknowledge this right reserved by Aldermore Bank PLC and consent to any such transfer or assignment.

Property Valuation Statement

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes.

Use of your personal information

Information about all applicants will be collected and held on Aldermore Bank PLC systems and database and will be used to process your application and for ongoing account maintenance and administrative purposes. It will be held in accordance with the Data Protection Act 1998 and we will only disclose it to other companies within our group, our lawyers, auditors, external advisors, agents and third parties as well as anyone to whom we transfer our rights and duties under your agreement with us, together with their lawyers, auditors and external advisors, agents and rating agencies. We will also disclose your personal information to third party service providers who we engage from time to time but we will always endeavour to ensure that they hold it in accordance with the Data Protection Act 1998. We will also use the information you provide to us to contact you to update you on our products and services and those of third parties which we think may be of interest to you. By submitting your information to us you consent to us processing your personal information in this way and contacting you by telephone, post, fax, sms and/or email. Please tick the relevant box (es) if you **DO NOT** wish to be contacted by us for this purpose. I **DO NOT** wish to be contacted by telephone , post , fax , sms and/or email . Please note that you may withdraw your consent at any time by writing to The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ.

I/We understand that it is important to Aldermore that personal information about me/us and my/our account is treated as private and confidential. Aldermore will hold and deal with my/our personal data in accordance with the Data Protection Act 1998.

Aldermore may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

Declarations

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that Aldermore Bank PLC has relied on the replies and may form the basis of any contract between me/us and Aldermore Bank PLC (and its transferees and assignees).

I/we have read and agree with the residential use declaration and the data protection and property valuation statement above.

I/we agree, that Aldermore may use and share your information to prevent fraudulent activity.

(If Company) signing for and on behalf of

Limited

Main applicant confirmation: By ticking this box you are confirming that details within this form are to the best of your knowledge, accurate and correct

Date

Second applicant confirmation: By ticking this box you are confirming that details within this form are to the best of your knowledge, accurate and correct

Date

Any property used as security, which may include your home, may be repossessed if you do not keep up repayments on your mortgage.